2. *Commercial Banks*

78 banks with 21,738 rural branches

3. *Regional Rural Banks*

196 banks with 14,511 branches

(b) Although village money lender continues to occupy an important position in rural areas, the credit institutions play a very important role in catering to the credi squirements of rural areas. Insti- >nat rural credit it estimated to have reached a level of Rs. 15,100 crores during 1993-94 as against Rs. 13,933 crates during 1992-93.

(c) fndia being a country with di verse geographical economic and social COD culiar to each States'/area Qcult to replicate any model which is successful in other countries.

(d) Government of India and Re serve Bank of India (RBI) have kept rural credit under constant review dur ing i two years. Meetings haye been t .ken with the Chief Executives of Commercial Banks on the subject. A number of steps have been taken *io* re vamp the rural credit. The banks are requi riant at least 18 per cent their net bank credit as finance to agri culture. RBI has advised to all Sche duled Commercial anks to make every effort to achieve the stipulated target and sub-targets within the above men tioned ?<me frame. Failure on their part could invite bank specific policy measure-; which coulj include raising of reserve requirements of withdrawal of refinance facilities and/or such other measures deemed necessary, RBI have urged banks to draw up special credit plans with a iew to achieving distinct and marked improvement in flow of credit to agriculture in the financial year 1994-95. RBI/National Bank for Agri culture and Rural Development (NABARD) have taken (he following measures to strengthe$_n$ Regional Rural Banks (RRBs):

(i.) Permission to relocale loss making branches of RRBs at commercially 3 centres.

(ii) Freeing of some RRBs from service area obligations.

(iii) RRBs have been permitted to finance non-target Group lending upto 60 per cent of the fresh lend-ings w.e.f. 1.1.1994.

(iv) RRBs may issue guarantee on behalf of their customers.

(v) The limit for purchase/discount of demand drafts and cheques by RRBs upto Rs. 10,000/- per custo mers and upto Rs 25,000/. per branch at any point of time are enhanced to Rs. 25,000/- anj Rs. 1,00,000/- respectively.

(yi) RRBs may undertake issue of Rupee Traveller Cheques as agents of their sponsor banks.

(vii) RRS ars allowed to issue draft. TTs in consultation with their sponsor banks.

i via) RRBs may install safe deposit lockerks after a cost benet analysis.

A series of measures have been ini tiated to revitalise the co-operative banks. As a sequal to the Hon'ble Finance Minister's announcement in the Union Budget for 1994-95 that NABARD would enter into Memoran dum of Understandings (MOUs) with the Co-operative Banks and the State Governments concerned on the basis of the State specific Development Ac tion Plans (DAPs) to be prepared by the co-operative banks in the respective states viz. Andhra Pradesh. Ass&m, Kar-nataka Maharashtra and Tamil Nadu have been sent to respective State Go vernments/Banks for their views. The MOU provides for performance of specific actions by the parties concerned over a time bound plan for making the cooperative banks viable and strong to adequately meet the agricultural and rural credit requirement'! in tre State.

Targets/Achievements under NREP

1476. SHRI BHAGABAN MAJHT: SHRI RAHASBIHARI BARIK: Will the PRIME MINISTER be J pleased to state:

(a) the details of State-wise targets i fixed and actual achievements made

under the NREP during 1989-90, 1990-91, 1991-92, 1992-93 anj 1993-94;

(b) the targets set for 1994-95; and

(c) the steps taken to achieve the targets?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOP MENT (DEPARTMENT OF RURAL DEVELOPMENT) (SHRI &AMESH-WAR THAKUR): (a) The National Raral Employment Programme (NREP) was discontinued in 1989-90. It was merged alongwith the Rural Landless Employment Guarantee Programme (RLEGP) into Jawahar Rozgar Yojana (JRY) w.e.f. 1.4.1989. The State-wise details of employment generation targets lived and the achievements made under JRY during 1989-90 to 1993-94 are given in Annexure. (See Appendix 172 Annexure No. 33)

<h) The employment generation tar gets fixed under JRY for 1994-95 are given in Annexure. (See Appendix 172 Annexure No. 33)

(c) For achievement of tagets fixed under JRY, its implementation is monitored regularly at the Central, State, District as well as at the Village Pan-chayat level.

Committee on earthquake predictions

1477. SHRI GOVINDRAO ADDC: Will the PRIME MINISTER be pleased tate:

(a) what is the Composition and terms of reference of the expert committee set up by Government in 1987 on! earthquake predictions;

(b) whether the Committee has submitted its report to Government;

(c) if so, the details of the recommendations made; and

(d) whether the recommendations have been accepted by Government. If not, the reasons therefor?

THE MINISTER OF STATE IN THE PRIME MINISTER'S OFFICE AND MINISTER OF STATE IN THE DE PARTMENTS Ob ATOMIC ENERGY, SPACE AND IN THE MINISTRY OF SCIENCE AND TECHNOLOGY {SHRI UHUVNESH CHATURVEDI): (a) to (d) The Department of Science and Technology had set up a Committee of Experts i" 19S6 to formulate a comprehensive 5-10 year profile for seismological studies in India.

Composition', Prof, A. S. Arya, Department of Earthquake Engineering, University of Roorkee, Roorkee—da rman; (ii) Major General G. C. Agarwal, Surveyor General, Survey of India, Dehradun: (iji) Dr. H. N. Srivastava, Director (Seismology), India Meteorology Department, New Delhi; (iv) Dr. K. K. Gupta. Director, Centre for Earth Sciences Studies, Trivendrum; (v) Shri F. L. Narula, Director, Land Slides and Sei>motefl(tonics(Divislonl Lucknow (for GSI, Calcutta) and (vi) Dr. G. D. Gupta, Sr. Scientific Officer, DST, New Delhi.

Terms of Reference: The terms of reference sought the guidance of the Committee on (i) measures for strengthening the observational network in the country; (ii) suitable measures for improving the design codes and construction practices, (Hi) identification of programmes and methods for organising disaster preparedness; (iv) organisational linkages; nnd (v) programmes for manpower development.

The Committee submitted its report io DST in 1987. Major recommend*-tions include: (i) Continued support and strengthening of earthquake studies at various institutions; (ii) Setting tip two regional centres; (iii) Setting up of an Earthquake Advisory Council and National Earthquake Information Service.